

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Sethurama Muthuramaswami

Debtor(s)

Case No. 09-49697

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/31/2009.
- 2) The plan was confirmed on 03/31/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/17/2013, 10/08/2014.
- 5) The case was converted on 10/17/2014.
- 6) Number of months from filing to last payment: 55.
- 7) Number of months case was pending: 58.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$17,480.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$70,622.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS: \$70,622.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$1,634.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,080.25
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$4,714.25**

Attorney fees paid and disclosed by debtor: \$1,866.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BANKERS HEALTHCARE GROUP	Unsecured	100,000.00	NA	NA	0.00	0.00
BECKET & LEE LLP	Unsecured	1,940.62	4,964.62	4,964.62	556.29	0.00
BECKET & LEE LLP	Unsecured	11,341.02	11,341.02	11,341.02	1,283.58	0.00
CAMBRIDGE MANAGEMENT	Unsecured	31,358.70	NA	NA	0.00	0.00
COOK COUNTY CLERK	Secured	29,027.09	12,870.12	12,870.12	12,870.12	0.00
COOK COUNTY TREASURER	Secured	31,611.26	31,611.26	31,611.26	27,265.66	0.00
COOK COUNTY TREASURER	OTHER	0.00	NA	NA	0.00	0.00
COOK COUNTY TREASURER	Unsecured	NA	33,277.79	33,277.79	3,785.92	0.00
DISCOVER BANK	Unsecured	4,984.71	4,984.71	4,984.71	558.54	0.00
EAST BAY FUNDING	Unsecured	16,930.62	16,930.62	16,930.62	1,916.17	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	2,870.11	2,909.11	2,909.11	230.14	0.00
FIFTH THIRD BANK	Secured	0.00	0.00	0.00	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	7,043.20	6,757.98	6,757.98	6,757.98	0.00
INTERNAL REVENUE SERVICE	Unsecured	25,416.08	45,975.31	45,975.31	5,236.35	0.00
NELNET FOR COLLEGE ACCESS NET	Unsecured	0.00	0.00	0.00	0.00	0.00
PETERSON APPRAISAL GROUP	Unsecured	950.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	7,209.00	7,338.35	7,338.35	822.25	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	38,804.77	39,751.79	39,751.79	4,527.52	0.00
RIEFF SCHRAMM KANTER	Unsecured	1,327.00	1,505.94	1,505.94	97.23	0.00
RO1 LLC	Secured	0.00	0.00	0.00	0.00	0.00
SCOTT POLLOCK & ASSOC	Unsecured	1,929.00	NA	NA	0.00	0.00
WELLS FARGO HOME MORTGAGE	Secured	0.00	0.00	0.00	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$44,481.38	\$40,135.78	\$0.00
<b>TOTAL SECURED:</b>	<b>\$44,481.38</b>	<b>\$40,135.78</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$6,757.98	\$6,757.98	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$6,757.98</b>	<b>\$6,757.98</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$168,979.26</b>	<b>\$19,013.99</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$4,714.25</u>	
Disbursements to Creditors	<u>\$65,907.75</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$70,622.00</u></b>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 11/03/2014

By: /s/ Glenn Stearns

\_\_\_\_\_  
Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.